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of varying size, from which have poured heaps of coins, also of varying size. Diagrams of this sort make pretty pictures, but are bad graphics in a scientific work. "The test of all diagrams is that the diagram as drawn should afford the best view of the series, or groups of figures, that the eye can appreciate." A few of the diagrams in the work before us fail to meet this test; but, as before stated, the most of them are well constructed.

In conclusion it may be said that the *Atlas* is a perfect specimen of the printer's art. The printing is excellent throughout, and the reproduction of the color diagrams is perfectly done.

F. S. CRUM.

A MORTALITY INVESTIGATION.

This great undertaking of the Actuarial Society of America, now fully completed, was a specialized investigation. The society concluded that for the present the existing mortality tables were quite satisfactory indices of the general rate of mortality among insured lives, and that—in the language of Mr. Emory McClintock—"it is now more desirable to learn how fishermen compare with farmers, how physicians compare with clergymen and the like, than it is to gather all these heterogeneous classes into one grand average in the form of a new life table." In October, 1900, the society appointed a committee of five, with Mr. McClintock as chairman, to consider the practicability of undertaking an examination of the mortality experience among different classes of insured lives. In May, 1901, after many sessions, the committee reported unanimously in favor of investigating certain classes of risks, of which they submitted a schedule. The committee's recommendations were adopted unanimously, and they were requested to take charge of the work. They immediately sent the companies blank forms upon which to report the needed data, with full directions as to the method of reporting. Somewhat later Mr. John K. Gore, actuary of the Prudential Insurance Company, was added to the committee, and put in charge of the practical work.

To give in detail a full description of all the ninety-eight classifications would occupy many pages, so only a general sketch can be given. Three classes have reference to the amount of the policy or the plan on which it was issued. There are four classifications with regard to race: thirty-five with regard to occupation; fourteen classes have reference to the weight combined with what is known as the "Family Record" of the insured; two classes refer to height alone, and two to family record alone; and twenty-two classes refer to residence only.

The committee decided not to consider any insurances issued before 1870, as the volume of business prior to that date was very small. The data furnished by the companies end with the issue of 1899, so that exactly thirty years' issues will be reported. About one-half of the policies issued will not fall under any of the classifications, though in some few cases one policy will fall into as many as five or six classes. A separate card is used for each policy in each classification under which it is included. About three millions of cards have been used in the tabulations.

A brief sketch of some of the classifications may properly be given here:—

1. \$20,000 or more insurance granted at same time in a single company.

2. Policy issued for an amount less than requested.

3. Policy issued on a plan different from that requested.

4. Born in Germany.

5. Born in Ireland.

6. Born in Sweden or Norway.

7. Colored.

8 to 42. Various occupations.

43 to 58. "Personal Record":

thus 43. Insured has intermittent or irregular pulse;

and 44. Insured has pulse below 60.

59 to 72. Weight combined with Family Record:

thus 59. Weight say over 200 lbs., with height 5 ft. 10, and neither parent noted as dead at an age under 70.

73. Height above 6 ft. 3 inches.

74. Height below 5 ft.

75. Parent, brother, or sister, died of cancer.

76. Parent, brother, or sister, has been insane.

77 to 98. Residences by counties: with two exceptions these are all counties in Southern States, containing cities where considerable numbers of persons have been insured. The exceptions are Arapahoe County, Colorado, in which Denver is located, and Santa Fé County, New Mexico.

The sorting of the cards for the computation of the statistics has been done by a machine invented by Mr. John K. Gore, actuary of the Prudential Insurance Company. Each card is punched with holes indicating by their positions the class to which the policy belonged, the age at issue, the duration of experience, etc. The machine automatically picks out each card belonging to each class, then sorts them according to age, then according to duration, etc., as may be desired.

Those who may desire a fuller description of the work may obtain more extended details from a fully illustrated article by the writer in the *Journal of the [British] Institute of Actuaries*, April, 1902.

The preparation of the data was begun in May, 1901, and finished shortly after the middle of 1902. The committee had hoped to be able to complete their investigation early this year and present the results to the Actuarial Society at its annual meeting in May, 1903; but the work proved too vast for completion by that time. Their report was published in August, 1903, and presented at the International Congress of Actuaries, at which Secretary Cortelyou presided, New York, September, 1903. Copies of the full report (price \$6) or of the summary (\$2) may be obtained from John Tatlock, Secretary, A. S. A., 32 Nassau Street, New York.

DAVID PARKS FACKLER.

MERCANTILE WAGES AND SALARIES.

The Massachusetts Bureau of Statistics of Labor has recently opened up a new line of investigation, an inquiry into the wages and salaries of persons engaged in mercantile employment. The results of the first investigation of this sort have recently been published as Part III. of the Bureau's Report for 1902.

The inquiry covers only the congested business section of Boston between Cornhill and Boylston and Washington and Tremont Streets. 455 establishments were visited, and are classified into "individuals," "firms," and "corporations." This classification runs all through the tables in an evident effort to trace some connection between wages and the form of organization of the establishment. No such connection appears. The 455 establishments cover nearly every kind of retail business in the city, jewelry and silverware leading the list with 33, men's clothing second with 32, boots and shoes, men's furnishings, and liquors 28 each, millinery 24, etc. There are 16 dry-goods stores, but only 3 department stores are represented; these 3 employed 2,373 persons, or 25.1 per cent. of the 9,454 falling under the investigation. 54.2 per cent. of the total number were males, 45.8 females.

The first wage table given is that of "Graded Weekly Wages and Salaries" by sex, kind of business, branch of occupation (book-keeper, buyer, errand boy, etc.), and form of organization. Wages are here classified into the familiar high, medium high, medium, medium low, and low,—a classification dependent largely on the subjective estimation of the enumerator, and of incomparably less value than would be a